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PTO/SB/21 (08-00)
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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	10/077,546
	Filing Date	02/15/2002
	First Named Inventor	Peter A. Leeds et al.
	Group Art Unit	3624
	Examiner Name	Hani M. Kazimi
Total Number of Pages in This Submission	Attorney Docket Number	L9090/269380

ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
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<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	FEB 20 2003
<input type="checkbox"/> Response to Missing Parts/Incomplete Application	Remarks	GROUP 3600
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Geoff L. Sutcliffe, Reg. No. 36,348 KILPATRICK STOCKTON LLP
Signature	<i>Geoff L. Sutcliffe</i>
Date	2-10-03

CERTIFICATE OF MAILING			
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as certified first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231 on this date: 2/10/03			
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Peter A. Leeds, et al.

SERIAL NO.: 10/077,546

GROUP ART UNIT: 3624

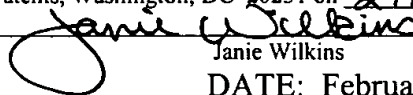
FILED: February 15, 2002

EXAMINER: Hani M. Kazimi

FOR: MANAGEMENT SYSTEMS AND
METHODS FOR MAXIMIZING
RETURN ON INVESTMENTS

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DATE: February 10, 2003

ATTORNEY DOCKET NO.: L9090/269380

Commissioner for Patents
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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Dear Sir:

In accordance with Rules 56, 97 and 98 of the Rules of Practice in Patent Cases, 37 C.F.R. §§ 1.56, 1.97, and 1.98), enclosed are copies of the references listed on the attached modified Form PTO-08A.

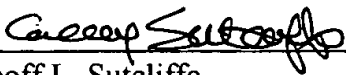
The undersigned does not concede that any of the identified materials constitute prior art within the meaning of the United States patent laws.

This Information Disclosure Statement is being filed before the mailing of the first Office Action on the merits (37 C.F.R. 1.97(b)(3)); therefore, no fee is believed to be required. However, if a first Office Action on the merits has issued, please consider this Information Disclosure Statement under 37 C.F.R. 1.97(c). The Commissioner is hereby authorized to charge the applicable fees, if any, to Deposit Account No. 11-0855.

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GROUP 3600

U.S.S.N.: 10/077,546
Filed: February 15, 2002
Applicant: Peter A. Leeds et al.

Respectfully submitted,



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